



IMPLEMENTATION OF MURABAHAH PRODUCT MARKETING STRATEGY OF SHARIA PUBLIC FINANCING BANK (BPR SHARIA)

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Abstract

This study aims to understand the implementation of marketing strategies for murabahah products in BPR Sharia in Lamongan. The research method used is a case study by interviewing the head and account officer of BPR Sharia Lamongan Branch as interviewees. The results showed that murabahah products in the implementation of marketing strategies applying a service marketing mix that has been adapted to the environment where BPR Sharia Lamongan Branch was located, including: (1) murabahah products that are sharia-based, (2) promotion using socialization strategies as well as sharia banking education programs, (3) an easy process, and (4) employees (human resources) who have honesty, trusteeship, and politeness, and can establish a family-like relationship with customers. The implementation of marketing strategies is interpreted as keeping trust entrusted to the welfare of the people.

Keywords: marketing strategy, murabahah, marketing mix, sharia bank.

Abstrak

Penelitian ini bertujuan untuk memahami penerapan strategi pemasaran untuk produk murabahah di BPR Syariah di Lamongan. Metode penelitian yang digunakan adalah studi kasus dengan mewawancarai kepala kantor BPR Syariah Cabang Lamongan sebagai responden. Hasil penelitian menunjukkan bahwa produk murabahah dalam penerapan strategi pemasaran menerapkan bauran pemasaran jasa yang telah disesuaikan dengan lingkungan tempat BPR Syariah Cabang Lamongan berada, termasuk: (1) produk murabahah yang berbasis syariah, (2) promosi menggunakan strategi sosialisasi serta program pendidikan perbankan syariah, (3) proses yang mudah, dan (4) karyawan (sumber daya manusia) yang memiliki kejujuran, kepercayaan, dan kesopanan, dan dapat membangun hubungan yang mirip keluarga dengan pelanggan. Implementasi strategi pemasaran ditafsirkan sebagai menjaga kepercayaan yang dipercayakan untuk kesejahteraan rakyat.

Kata Kunci: strategi pemasaran, murabahah, bauran pemasaran, sharia bank.

JEL: M31

1. Background

The implementation of a marketing strategy is important to be explored further, considering that marketing strategies are the spearhead of a business organization to introduce and market the superiority of its products, including among of those carried out by sharia banking. The presence of sharia banking or sharia financial institutions can be said to be the answer to people's anxiety about *riba* (or usury) inherent in conventional banking (Ernawati dan Ludigdo, 2012). The practice of *riba* from the interest system that applies to conventional banking is prohibited or non-halal in Islam, as stated in the Al Qur'an, Al Baqarah: 275 ~ 281. To be able to answer customer needs regarding halal banking products, sharia banking system has provided a variety of products and services tailored to the needs of customers. However, in practice not all people know about the products of sharia financial institutions (Fatimah dan Metekohy, 2013).

This condition alone becomes a homework for sharia banking or financial institutions such that their products are known and demanded by wider community. Sunyoto and Susanti (2015) offered a method of implementing a combination of service marketing which is very supportive in determining the success of a marketing strategy at the bank called *service marketing mix*, that includes product, price, location, promotion, people, process, and customer service. The strategy will be meaningful if a marketing strategy is implemented, because implementation is a process that changes marketing plans into action assignments and ensure that the action assignments are carried out in a way that will achieve the goal. Implementation is inseparable from taking into account customer decisions in choosing sharia banks because of services and trust provided by the banks (Maski, 2010). On the other hand, quality service provided by the bank to its customers, by itself does not create customer loyalty (Aminatuzzuhro dan Lutfillah, 2014). This implies that customer loyalty can be built if the bank combines other components in addition to quality services. Kotler (2017) offers four indicators for a company in maintaining its business, as well as strategies to compete, namely the quality of human resources, products, quality, service and image.

The marketing strategy can be done in various ways so that sharia banking products and services can be known and demanded, as long as the strategy does not justify any means and does not conflict with Islamic law. In carrying out the marketing strategy, implementation is not only (sharia bank) account officer's responsibility. Each division of sharia bank also has an important role so that a marketing strategy can be implemented. So far, many studies have been performed on the marketing strategy of sharia banking products ((Fatimah & Metekohy (2013); Qodriasari (2014); Rimadhani (2011)), but research that addresses the implementation of marketing strategies from the point of view of branch heads and account officers especially murabahah products as a form of selling and buying with periodic payments that are cheap, easy, and with social purpose (Ernawati dan Ludigdo, 2012) has never been done. For that reason, this research is to explore implementation practice of banking product and service marketing strategy from planning process, implementation, evaluation and understanding the meaning behind implementation practice of marketing strategy that has been adjusted with the existence of BPRS Amanah Sejahtera in Lamongan by keeping up high values of Islamic law.

Bank Syari'ah Amanah Sejahtera is a sharia public financing bank (BPRS) which operates based on sharia banking system principle in collecting funds in the form of time deposits and savings or financing small to medium business/entrepreneurs. The reason to chose BPRS Amanah Sejahtera in this research is due to the fact that this sharia public financing bank (BPRS) has a large number of customers from various regions (in Lamongan). Based on this fact, then the purpose of this research is to understand the implementation of *murabahah*

products marketing strategy of BPRS Amanah Sejahtera Lamongan Branch.

2. Metode Penelitian

The type of research in this study is qualitative with the postpositive paradigm using a case study approach. This approach is chosen in order to explore and understand the implementation of the marketing strategy for murabahah products in BPRS Amanah Sejahtera. Data collected are primary and secondary data. Primary data is obtained through the involvement of researchers in conducting observations and interviews with interviewees, namely the head of the branch and account officers in the BPRS Amanah Sejahtera Lamongan as listed in Table 1.

Tabel 1. List of Interviewee Name and Title

Name	Title
Anto	Kepala cabang
Budi	Account officer

Secondary data are obtained from literature (books and journal publications) that support this research. The period of data collection, observation, and interview is in February 2018-June 2018. To answer the purpose of the study; this study uses inductive / qualitative data analysis with the results of research emphasizing more on meaning and not for generalization.

The analytical method used by the researcher in analyzing the data is qualitative descriptive analysis, namely the presentation of data in written form and explaining as what they are according to the data obtained from the research results which are then analyzed. So in this data analysis the researcher will describe everything about murabahah marketing strategies starting from planning, implementation and evaluation based on information given by the head of the branch and account officers obtained during interviews that have been transcribed by researchers. In accordance with the approach used in this study, namely the qualitative descriptive, the presence of researchers at site/location is very important and optimally needed. The researcher is a key instrument in capturing meaning and as a data collection tool. Researchers have an active role that directly observes and interviews research subjects, so the presence of researchers at the research site is very important.

3. Results and Discussion

3.1 Identification of Murabahah Financial Products Marketing Strategy in BPRS Amanah Sejahtera

The marketing strategy is basically a plan that is comprehensive, integrated and uniting in the marketing field that provides guidance on the activities that will be carried out to achieve the marketing objectives of a company. In other words, a marketing strategy is a series of goals and objectives, policies and rules that give direction to the company's marketing efforts from time to time. The key component of the marketing function is the marketing mix (Sunyoto and Susanti 2015). Service marketing mix is a tool for marketing that consists of various components of a marketing program that needs to be considered such that marketing strategy implementation and positioning that have been planned can run successfully.

The discussion about marketing focused on seven components of service marketing mix, namely products, price, location, promotion, people, process and customer service (Sunyoto and Susanti 2014). The seven components of service marketing mix have inter-component interaction as shown in Figure 1.

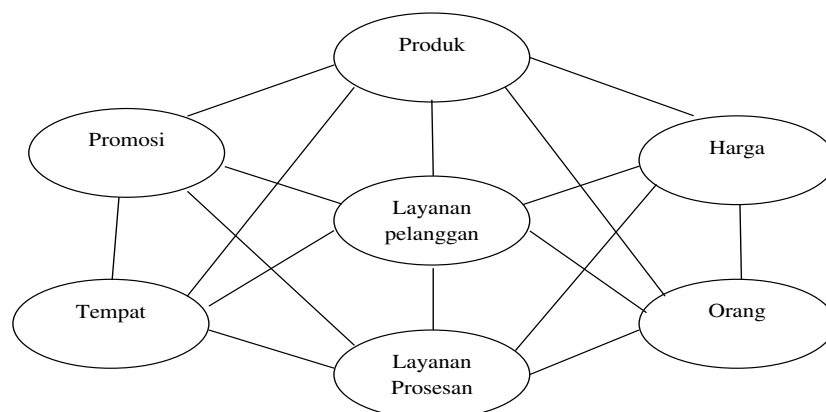


Figure 1. Extended Marketing Mix for Service

Source: Adrian Payne Dikutip Tjiptono (2014)

To realize murabahah financing transactions, the marketing strategy must be able to apply the concept of integrated service marketing mix among components. Murabahah financing is account receivable for investment or consumption in which the bank sells goods according to the cost of goods purchased from the supplier plus agreed margin or profit. There are two murabahah financing schemes in BPRS Amanah Sejahtera, namely without wakalah and with wakalah. In without wakalah contract, buying is done directly by bank, while in with wakalah contract, bank gives authority to customer to perform goods buying. Implementation of BPRS Amanah Sejahtera murabahah financing product marketing strategy is not apart from planning, implementation and evaluation.

Marketing strategy planning is a strategic plan made by the head of the BPRS Amanah Sejahtera Lamongan branch, Anto. The planning is designed with due regard to the surrounding conditions in which the BPRS branch is located. Anto, as the head of the Lamongan branch explained how the marketing strategy that was created was not just a theory by itself, because it also considered the condition of the surrounding community, especially in the Lamongan area where Anto's work unit is located. So the marketing strategies made among branch offices were different. Another consideration is to look at the conditions of the area and types of business. From Anto's explanation, it can be interpreted that marketing strategies can be said to have a different format between a branch office with another. As for marketing strategy planning, several things are considered, namely product lines, selection and marketing channels, management of advertising and sales promotion, as well as management of human resources. Anto explained that the Lamongan area has a portion of its population making a living as rice farmers, pond farmers and fishermen, so the way to do this is to visit prospective customers at their homes.

The marketing strategy carried out by BPRS Amanah Sejahtera's account officers before coming to their prospective customers as explained by Anto is by first looking for data from the village head, especially data on residents who own businesses. If there is already data, then the account officers, that normally a group of two people, will come to the prospective customer's home to work together. The response from prospective customers usually asks about the highest limit, how much is the margin (or profit) and the time period for financing and the terms. All questions submitted by prospective customers will be answered and explained in detail by the account officer. Furthermore, the BPRS Amanah Sejahtera will contact by telephone to prospective customers or visit them again at home. All of that was done with the

intention to establish good relationship.

Anto's explanation of establishing good relationship through approaching prospective customers by coming to his home is a marketing strategy carried out by the account officers. By visiting prospective customers, it has indirectly promoted murabahah financing products. Prospective customers know the product so that it will direct to the product that suits the customer's needs.

Beside visiting prospective customers, another way to advertise their products is through brochures, banners and souvenirs. How to advertise BPRS Amanah Sejahtera murabahah products, is carried out by placing banners on locations that people can see such as on the market or cross road, spreading brochures and giving souvenirs likes T-shirts bearing the BPRS Amanah Sejahtera logo, ballpoints and bags. The types of souvenirs in the form of T-shirts (logo shirts) are given for free every 6 months or to new customers. T-shirts are given every 6 months usually because there is a program given to all the villages, a maximum of 3 T-shirts, usually for 20 to 25 villages that are indeed customers of the BPRS Amanah Sejahtera.

The next marketing strategy after a personal approach is advertising in the form of banners. Banners made by the BPRS Amanah Sejahtera Lamongan branch are related to murabahah financing containing, product information, such as a brief explanation of murabahah financing, submission of requirements and examples of murabahah financing uses, so that those who see and read BPRS Amanah Sejahtera banners can find out about the murabahah products offered. In addition to advertisements using banners, BPRS Amanah Sejahtera also uses T-shirt advertisements that are provided free of charge to customers, so that the name BPRS Amanah Sejahtera can be known to the public.

Management of human resources is also not forgotten to be considered in carrying out the marketing strategy of murabahah products, as Anton explained about marketing team members who have an average experience of 1 to 5 years. Also, each marketing team member has a different target based on the period of service experience. For new marketing team member, the target is to increase the number of customers and low upper limit, with a minimum number of 10 customers per month and a nominal value of IDR 100,000,000; while experienced marketing officer targets customers of at least 5 customers with a nominal target of IDR 300,000,000. Here, marketing targets are differentiated according to the experience of marketing officers between seniors and juniors, seen by the difference in the number of customers and nominal. For new marketing officer, it is emphasized to multiply customers with low upper limit because they do not have experience in analyzing customers with high upper limit, while for marketing that has long experience will more focused on larger nominal targets to increase the financing balance.

3.2 Implementation an Evaluation of Murabahah Product Marketing Strategy in BPRS Amanah Sejahtera

Planning will be meaningful if implementation, such as introducing BPRS Amanah Sejahtera products and services, starting from introducing banks to the community, be conducted. Anto as the head of BPRS Lamongan branch explained that the implementation of the marketing strategy plan with personal relations is to introduce murabahah products to the closest people including relatives, friends and customers. The customers who come from the closest people, then will extend the introduction to others to join the BPRS Amanah Sejahtera or provide information about other customers who are prospective for cooperation. Through this closeness, it is expected to get new networks and loyal customers so that they can increase the number of customers. It can be seen that creating personal relations is a marketing strategy that is often used or carried out through emotional approaches to people who have already done or become customers so that they are more trusted to attract prospective customers to become new customers and loyal customers.

The next marketing strategy is conduct product socialization to business community, institutions and agricultural groups. With agricultural groups, usually bank need to respond question related with financing scheme, because it is impossible if member of such groups can pay every month since the crop is harvested more or less in 3 months. For special conditions like this, BPRS Amanah Sejahtera will provide information on murabahah products and explain in detail about the payment schemes and will direct prospective customers to products that are suitable for them. For agricultural group members, the choice of payment scheme will be directed to per 3-month payments according to harvest time. The socialization strategy which follows the business model of the customer is particularly desirable for farmers around Lamongan.

Another strategy that is not less important is an annual program that aims to educate the public about sharia banking products and services, such as the differences between conventional banks and sharia banks. In its implementation, the program was also attended by the BPRS Amanah Sejahtera's Board of Supervisory. The education program was held at the institutions or village community and was usually attended by at least 20 people. This educational program also introduces participants (prospective customers) to murabahah products and sharia banking products and services. The marketing strategy by holding an educational program brings the the people of Lamongan who majority are Moslem to become increasingly enthusiastic about using murabahah products.

The next marketing strategy is that conducted every Ramadhan by distributing takjil in mosques and on the streets, in usually 15 different locations/places. Takjil contains cakes and mineral water, and not forget also to insert a brochure containing the products and services of BPRS Anamah Sejahtera. The implementation of marketing strategies carried out by BPRS Amanah Sejahtera to introduce products through brochures with free takjil during the month of Ramadan brings also the value of social care.

Marketing strategy evaluation discusses the achievement of the Lamongan Branch of BPRS Amanah Sejahtera associated with the target met by the account officers. Each account officer is targeted to have progress to always increase the financing balance and the number of customers, where each month the number of customers and the realization nominal must be greater than the number of customers and nominal repayments. This evaluation practice shows that the account officer must maintain the performance as evidenced by a progress that always increases, the number of customers and the balance of financing by means of the realization of financing each month is greater than the repayment.

BPRS Amanah Sejahtera does not apply any reward and punishment to account officers. This condition does not diminish the spirit of the account officers to remain loyal to their work. This can be seen from Budi's statement, which keeps on billing and finding prospective customers on holidays. The high loyalty of the account officers is also due to the closeness among employees in the BPRS Amanah Sejahtera. The family-like atmosphere is felt at work, for example during a meeting between the account officer and the head of the branch. This meeting is not always done in the office. It is often held outside the office so that the meetings are far from formal and rigid. Strategies to motivate or make Account officers become loyal are not always reward and punishment. Precisely, with the creation of closeness between superiors and subordinates who are informal in nature, it forms account officers' loyalty.

The next thing that the branch head does to have a coordination with the account officers was to hold regular morning meetings. In these meetings, the duties and responsibilities of the account officers will be clarified. Budi explained, during the meetings usually account officers will be asked about work programs, customer target achievements and reporting of the results of the previous day's work. From Budi's explanation, it can be interpreted that before entering the field of work, all employees must have a work program that will be done on that day and prepare the names of prospective customers who will be approached, then to identify the targets that have been achieved, evaluation is conducted every day.

The strategy used by Budi related with targets of each month that must be achieved, is must prepare for the name of the prospective customers who will be approached or offered with a partnership to murabahah in particular. The way that has been done to have a relationship with prospective customers is to intend to stay in touch and establish good relations with them. This method when implemented indeed bring easiness to get information on other prospective customers who need fund to finance their business development.

In addition to offering hospitality to customers, Budi is required to be able to read opportunities around Lamongan. In the area of work, the Lamongan branch office has many Islamic boarding schools which are very suitable to offer cooperation using the sharia system in accordance with the products available from BPRS Amanah Sejahtera, especially murabahah products. With the expertise of an account officer who is able to see opportunities or opportunities in the surrounding area, many new customers can be used as working partners.

3.3 Understanding the Marketing Strategy for Murabahah Product Financing

Marketing strategy is a plan that is comprehensive, integrated and uniting in the marketing field, which provides guidance on the activities that will be carried out to achieve the marketing objectives of a company. BPRS in the implementation of the marketing strategy, reflecting on the concept of service marketing mix with seven components, where in its understanding, each component has a unified meaning as symbolized in the BPRS logo.

The first component is Product. In the process of product development, BPRS has conceptually determined exactly the form of product to be offered. However, technically, the way and timing of sales always changes according to market conditions. The products offered by BPRS are of course different from conventional bank products, the main difference lies in its shari'ah principle, which is to avoid *riba* transactions. Murabahah financing is one of the BPRS products where in its implementation uses a sale and purchase contract. The advantage of this product is that the installments of financing are flat or fixed until the installments are paid off. BPRS Amanah Sejahtera has a guideline that making innovation and creativity in product creation is one of the main keys in its strategy. this is evidenced by BPRS Amanah Sejahtera by always trying to renew or introduce new products to customers that can help facilitating the process of customer transactions. The company continues to constantly explore market needs and strives to meet these market needs.

Furthermore, the pricing strategy plays an important role in increasing the growth of murabahah financing products in BPRS. The price referred to here is determining the financing margin (or profit) set by the BPRS Amanah Sejahtera to its customers where in its implementation it has a margin (or profit) rate that competes with other BPRS. This means that even though the bank has standardized margin (or profit) values, it does not rule out the fixed rate according to standard because the bank is still open to negotiations with prospective customers to become partners. In addition to the initial submission, prospective customers are free to apply with an upper limit scale that does not need to be gradual or to the extent of bank financing but still with consideration, ability to pay, business scale and value of collateral and customers can choose the type of contract that will be used contract with wakalah or contract without wakalah. Murabahah financing is one of the financing concepts of trustworthy buying and selling.

Locations/places are not less important, especially in determining the suitable distribution selection, because it will have a significant impact on the sale of banking products. So that the location of BPRS Amanah Sejahtera was chosen on the Jalan Panglima Sudirman, Ruko Permata Kav 30 Lamongan. The advantages of this location are due to its strategic location on the main road of Lamongan-Tuban, can be reached using various means of transportation, both public vehicles and private vehicles. So that it makes customers easier to make murabahah financing contracts and pay their monthly obligations.

Promotion is a component that is used to introduce products to be known by the market.

The activities included in BPRS Amanah Sejahtera's promotion are: 1) advertising with brochure (containing murabahah products, starting from submission requirements and examples of uses), banners, and souvenirs; 2) personal relations, carried out by account officers by way of socialization to the closest persons, family, friend, customers and customer acquaintance; 3) Sales Promotion, this method is done directly by the account officers through a door to door direct offer. Door to door here means that the account officer comes directly to prospective customer's home or to the prospective business place and offers murabahah financing products to prospective customers; 4) public relations, is an offer of cooperation with various agencies, communities and the business community.

BPRS Amanah Sejahtera, in terms of component people, is preparing marketers and employees who are reliable. This is the most important form of promotion and is unmatched in terms of results. Therefore, the BPRS Amanah Sejahtera strongly emphasizes all employees to always look good, serve with courtesy, be responsive and responsible. During the recruitment by human resources, employees are selected based on whether can work in a team, have character and are responsible. To increase knowledge, account officers are given training such as financing analysis, identify financing risk and problem solving of customers. Meanwhile, to determine employee performance, every six months the BPRS Amanah Sejahtera evaluates performance with assessment indicators, namely discipline, responsibility, honesty, loyalty, initiative and creativity, skills and abilities, good relationships and cooperation, and activities.

The process is a combination of murabahah product financing activities, generally consisting of procedures, disbursement schedules, mechanisms, and routine matters relating to murabahah financing products after being distributed to consumers. Of course the process that is fast, easy and not redundant and confusing, full of accuracy and does not harm customers can give high trust to the BPRS Amanah Sejahtera.

The last component is customer service. To obtain success in terms of banking services, it is strongly affected by the products and promotions that are carried out, but in its implementation, it must be supported by the attitude of employees in serving customers, such as: smile, greetings, courtesy, and thankfulness. BPRS Amanah Sejahtera always prioritizes service to its customers, in accordance with Islamic values. Every customer who submits a request will be asked what his or her purpose submitting request for financing and is then directed according to the suitable financing product so that there is no *riba*. Another form of service is to have speed in the process and ease of payment of financing that can be done in all branches. Under certain conditions such as customers can not come directly to the BPRS, then there will be customer service visiting the customer (for introduction of products or billing).

Based on the explanation of the marketing mix implemented by the BPRS Amanah Sejahtera for murabahah products, it cannot be separated from the philosophy of the BPRS Amanah Sejahtera which is symbolized by two hijaiyah letters namely alif (A) and Shin (S) enrich with green color symbolizing Islamic sharia-based banks. Alif (A) means trustful while shin (S) means prosperity. Therefore, the logo means that the BPRS managers must be able to maintain the trustworthiness entrusted to the welfare of the people. In accordance with the vision and goals of the BPRS, namely to improve the welfare of small and medium entrepreneurs, especially those that cannot afford commercial bank services, and those who want banking services that are in accordance with Islamic shari'a. On the other hand, BPRS Amanah Sejahtera is a means to move the people's economy towards the creation of the lives of a healthy, prosperous and educated society under the auspices of Ridho Allah SWT.

4. Conclusion

Based on the discussion and result of the research, the service marketing mix concept was modified by taking into account the conditions under which the BPRS Amanah Sejahtera operates. The BPRS marketing strategy follows a series of processes ranging from planning, implementation, and evaluation. In practice, the strategy still pays attention to seven

components of the service marketing mix, namely, product, price, location, promotion, people, process, customer service. The seven components cannot be separated in their implementation, especially to create customer loyalty. Murabahah financing products offered by BPRS are different from conventional bank products, the main difference lies in its syaria'h principle, which is to avoid *riba* transactions.

Behind the results of the analysis of the implementation of the BPRS Amanah Sejahtera's marketing strategy, there are still weaknesses in the implementation of the marketing strategy. The lack of knowledge or understanding of the community about profit sharing systems or sharia bank contract systems is an obstacle that is often faced by BPRS. Public perception considers that BPRS has similarities with conventional banks that applies interest. This lack of understanding makes interested people decrease. Efforts are made to attract interested people by providing knowledge or explanation with terms and language that is easily understood by the public, about the explanation of the system used, namely the system of profit sharing and contract that is used using the basics of the Qur'an and Al-Hadist where the system does not contain *riba* and in accordance with Islamic law.

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